



THE CHECK COLLECTOR
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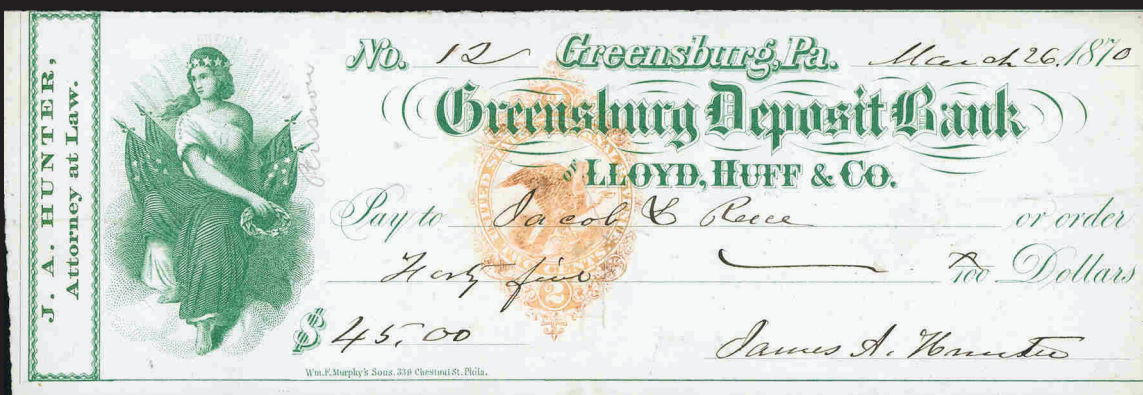
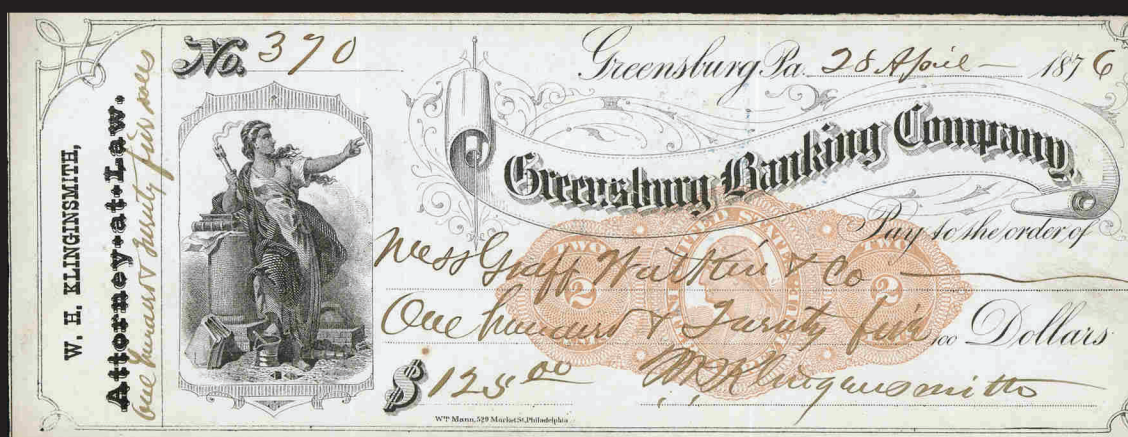
THE CHECK COLLECTOR

April - June 2017

The Journal of

Number 122

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



Editor: Robert D. Hohertz
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Northfield, MN 55057-0808
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To our members:

Write something for *The Check Collector*! We **need** articles about checks, check-related subjects, and fiscal documents.

We retype all material that does not respond to OCR. Illustrations require an **original**, or a **good, clear, color copy**, or a **300 dpi scan**. A clear black and white copy is acceptable, but we greatly prefer color.

To our advertisers:

Deadline for advertising copy to run in the July - September issue of *The Check Collector* is August 15.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

All advertising should be channeled through the Treasurer, Dick Naven, PO Box 80830, Portland, OR 97280-1830.
ascctreasurer@qwestoffice.net

Advertising rates are as follows:

One quarter page	\$25.00/issue
Business card size	\$15.00/issue
\$10 discount for four issues paid at once.	

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VISIT OUR WEBSITE
www.ascheckcollectors.org

On the cover we feature two checks listed in the 36th and final installment of Peter Robin's inventory of Pennsylvania checks. A hearty thank you to Peter for undertaking this monumental task. There is no claim that it is complete - it's a work in progress.

One of these issues I'll add to it some merchants drafts, primarily issued by railroads, that have Pennsylvania datelines, as these escaped the published inventories because there are no banks involved. And, more important, we will begin to run an inventory of Connecticut revenue stamped paper provided by Vice President Don Woodworth.

This issue also contains the remainder of Don's article on a Lake Ontario Shore Railroad Company bond, plus a look at some insurance policies with scarce revenue imprints. Then there is a very early check from the period of the Revolutionary War, and a beginning inventory of Oklahoma Territory revenue stamped paper, to go with the Indian Territory inventory in the last issue.

I could use some articles for the next issue, or I may be forced to run an Index!!!

Security Printers Guide

\$5 in looseleaf form

Order from William G. Kanowsky,
Unit 103, 1100 Erie Ave, Evansville, IN 47715

The Guide can also be downloaded or printed from the ASCC website, free.

RN-S1 Imprint on First Mortgage Sinking Fund Railroad Bond of the Lake Ontario Shore Railroad Company (Part 2)

By Don Woodworth

The Lake Ontario Shore Railroad Company

Most early railroads were built to connect ports to hinterlands. Later, onward extensions of these lines were built as people desired greater connectivity. They were perforce local lines with local ambitions. Gradually, almost inevitably, pressures arose to combine lines into increasingly longer systems, some of which ultimately morphed into the five great systems that dominate the United States today.

Interestingly, as motor transportation increasingly to dominate traffic once handled by the railways, many rail systems began to fragment in a manner almost identical to the way they were first built – a weak through route might be severed in an area where there was little to no traffic, transportation responsibilities at either end of the severed route being taken up by new short line or regional carriers. As more traffic dried up, portions of these now weaker segments would in turn be abandoned by their new owners until almost nothing remained and the area reverted to the condition (railroad-wise) of 150 years earlier.

So it turned out to be with the Lake Ontario Shore Railroad Company.

As with many lines of the 1870s, its name was descriptive of where it ran – along the south shore of Lake Ontario. The Lake Ontario Shore Railroad Company was chartered in 1868 to be built from Suspension Bridge (Niagara Falls), NY to Oswego, NY.

The company itself was actually founded on Mar 27 1868. It turned out to be a very short-lived common carrier later absorbed by the Rome, Watertown & Ogdensburg Railroad. Suspension Bridge was located in Niagara Falls, NY, just north of Buffalo, and was the point where a dual-gauge railroad suspension bridge linked Niagara Falls, NY with Niagara Falls, Ontario, Canada. It was later absorbed by the Rome, Watertown & Ogdensburg Railroad, of which more anon.

Under Chief Engineer James Ross, work began at Red Creek, NY (about 20 miles southwest of Oswego) in August of 1871 and was completed eastward to Oswego in 1873. The line ran along the south edge of Lake Ontario, generally parallel to and north of (by 10 to 30 miles) of another line to the south that ran through larger centers of population such as Rochester. Thus, despite heavy support from on-line and planned on-line communities, the line was unable to generate sufficient revenue to handle the financial obligations of its construction. Lack of industry, lack of traffic centers, and the proximity to the stronger New York Central RR to the south conspired to make the Lake Ontario Shore Railroad Co. a perennial weak sister.¹

Westward construction progressed only as far as Kendall (Morton), NY before the company ran out of steam. The great national Panic of 1873 (Victorian-speak for depression) forced the railroad into foreclosure and adversely impacted the value of its bonds. It was soon reorganized, but continuing financial problems forced it to



Cataract House was the largest hotel in Niagara Falls, New York, at least in the middle to late 1800's. From 1835 until 1891 it was owned by General Parkhurst Whitney and his family. It served as a center of Underground Railway activity for the area prior to the Civil War. In 1945 it burned to the ground.



The Cataract Bank was the first bank established in Niagara Falls, NY. It was noted for having the first telephone in Niagara County, connecting the bank with its Cashier, Francis Delano, in 1878. The bank went into receivership in 1893.

combine with the stronger (but by no means robust) Rome, Watertown & Ogdensburg Railroad. On Sep 22, 1874, the railroad was sold in court under foreclosure to the Rome, Watertown & Ogdensburg Railroad, which reorganized the railroad as the Lake Ontario Railroad Company (notice that the word “Shore” disappeared) on Sep 29, 1874. On Oct 22, this company and the R, W & O made an agreement to consolidate, which was filed with the New York Secretary of State on Dec 23, 1875. By building a short connection at Oswego, the RW&O had created a through route from Suspension Bridge to Norwood, NY, where it connected with what eventually became the Rutland Railroad to provide it an onward link eastward into New England and the Atlantic Ocean.²

The Rome, Watertown & Oswego Railroad, was in turn merged into the New York Central Railroad in 1891 – ironically negating one of the original reasons for its construction and that of the Lake Ontario Shore Railroad as counters to the NYC. With this, the short-lived Lake Ontario Shore Railroad Company and the company that absorbed it totally ceased to exist.^{2a}

The original concept behind the short-lived Lake Ontario Shore Line Railroad was a scheme to link Portland, ME and Boston, MA with the west, without dependence upon what became the New York Central Railroad. The project was discussed as early as 1854 by Boston businessmen and revived after the Civil War by Oswego, NY promoters. As already noted, the company was chartered in March 1868 with Gerrit Smith as its president. Mr. Smith’s biography is peripheral to this narrative but he was a very interesting man. Google his name and be surprised! The goal was to build westward from Oswego to Lewiston, NY (located about three miles north of Suspension Bridge). The expectation was that other promoters would develop the remainder of the intended transcontinental linkage.^{2b} This was perhaps an overly optimistic goal since the first transcontinental railroad had only been completed in May of 1869.

It was originally intended that the line be funded by private investors but, when this proved impossible, towns along the line were induced to buy bonds. This fact likely drove the various denominations of bonds discussed in Figure 1. Of the originally intended line of about 155 miles, only 51 had been laid by 1873. Four daily trains ran on this stretch between Oswego and Ontario Village (about 12 miles west of Sodus). The rest of the route remained under construction.^{2c}

Henry L. Davis, whose name appears as Secretary of The Lake Ontario Shore Railroad and the bottom left of the bond in Figure 1, was secretary of the line from its founding until 1874. He was also the city clerk of Oswego for 6 years.^{2d} It is more than likely that at some point during this time he helped to favorably influence the city to buy some of the railroad’s bonds.

As might be suspected, railroading in Oswego in 2016 is only a shadow of its former self. As of 2016, trains no longer cross the connection built by the R, W & O from the east to the west side through the courthouse tunnel and the bridge over the Oswego River. The tunnel has become part of a walking trail through the city. CSX, the inheritor of Conrail trackage in this area, uses the old Delaware, Lackawanna & Western line to reach the west side of Oswego from Syracuse and the old O&W line to reach east side industries.³

Frequent reference has been made to the Rome, Watertown & Ogdensburg RR (R, W & O) that took over the Lake Ontario Shore Railroad. Hence, a capsule history of that line in order. The R, W & O RR began in 1842 as the Watertown & Rome Railroad (W&R), built to link Watertown with Rome, NY on a connection with the Syracuse & Utica Railroad, later consolidated as part of the New York Central RR (NYC). The Potsdam & Watertown Railroad was formed at this time to link Watertown with Potsdam, NY in St. Lawrence County near Massena. In 1861 these two railroads merged as the R, W & O.



Oswego was at the other end of the Lake Ontario Shore Railroad. The National Marine Bank was organized in February, 1865, as the successor to the Marine Bank, organized in 1856.

A branch line from DeKalb Junction (near Canton, NY) to Ogdensburg was later built. In 1864, the RW&O built a line from Pulaski to Oswego and merged with the Syracuse & Northern RR. In 1868 the Lake Ontario Shore Railroad (LOS) was chartered from Oswego to Suspension Bridge, New York (now Niagara Falls, NY). The bankrupt LOS was merged into the R, W & O in 1875. By 1878, the R, W & O had been merged into the Delaware, Lackawanna & Western RR and by 1891 the RW&O became a subsidiary of the NYC. On Apr 12, 1913 the R, W & O was formally merged into the NYC. The R, W & O had terminals in Suspension Bridge, Rochester, Syracuse, Rome, Utica, Natural Bridge, Massena, Ogdensburg, Clayton, Cape Vincent and Sackets Harbor.⁴

Abandonments began in the late 1970s and have continued through the 1990s, almost completing the life cycle of this weak railroad built when railroads were the dominant form of land transportation but unable to stand on its own in a later age. In the post Penn-Central and Conrail world, much of the original Lake Ontario Shore Railroad route has been abandoned: Oswego-Red Creek; Webster-Charlotte (just east of); Charlotte (just west of)-Barker (small segment left there); Barker-Suspension Bridge.⁵

The Ontario Midland Railroad was founded on Oct 5, 1979 to save the former Rome, Watertown and Ogdensburg Railroad line from Oswego's West Yard to Suspension Bridge in Niagara Falls. It essentially failed to do so, ultimately operating only from Hannibal in Oswego County to Webster in Monroe County⁶

This completes the railroad portion of the saga of this rare and interesting bond. I will conclude with some information about the general nature of the bond itself.

First Mortgage Sinking Fund Railroad Bond

I am not a financier, so I am relying on information from the internet to explain what a sinking fund revenue bond is – specifically, the bond illustrated in Figure 1. It is a bond because the railroad company has declared it to be so. It is backed by a deed or mortgage, as stated on the face of the

bond. It thus remains to define what “sinking fund” means.

A sinking fund is a means of repaying funds that were borrowed through a bond issue. The issuer of the bonds (here, the Lake Ontario Shore Railroad Co.) would make periodic payments to a trustee charged with retiring the issue by (re)purchasing the bonds in the open market. It enabled companies to pay off part of their bond issue before it reached maturity. By eliminating debt gradually, the bond issuer is more likely to attract investors concerned about default risk.⁷

A sinking fund is most commonly used when companies issue corporate bonds. When a company issues corporate bonds, they must make regular interest payments to the bondholders. Claims on these payments are the purpose for which little coupons are affixed to the bottom margin of a bond. Most of the time, companies can afford to make these small regular payments to the bondholders. However, when it comes time to pay back the principal of the bond, they may not have enough cash on hand. The sinking fund was intended to the firm accumulate enough cash to be able to repay their debt at the end of the bond term. Many times, as companies accumulated extra cash in a sinking fund, they would also go ahead and purchase some of their outstanding bonds in advance of maturation date.⁸

Bonds can be rather tricky things. As noted above, rather than a bond issuer trying to make a huge lump sum payment of principal on the maturity, another company buys back a portion of the issue annually and usually at a fixed par value or at the current market value of the bonds, whichever is less. Should interest rates decline following a bond issue, sinking-fund provisions allow a firm to lessen the interest rate risk of its bonds as it essentially replaces a portion of existing debt with lower-yielding bonds. For example, if a company issues a bond with a balloon maturity of seven years, the idea would be to put money into a bond sinking fund for seven years in order to be ready to pay off the principal when it came due. Some bonds had sinking fund provisions specifically built in (as has this Lake Ontario Shore Railroad one) obligating the issuer put money aside to repay bondholders at maturity.

Par value is defined as nominal or face value of a bond. Par value is important for a bond because it determines its maturity value as well as the dollar value of coupon payments. Par value for a bond is typically \$1,000 or \$100. The market price of a bond may be above or below par, depending on factors such as the level of interest rates and the bond's credit status.⁹

From the investor's point of view, a sinking fund adds safety to a corporate bond issue: with it, the issuing company is less likely to default on the repayment of the remaining principal upon maturity since the amount of the final repayment is substantially less. This added safety affects

the interest rate at which the company is able to offer bonds in the marketplace. The only great danger to the bond holder, other than the issuer of the bond defaulting, is that the issuer could redeem the bond earlier than the anticipated maturity date, thereby depriving the bond holder of anticipated revenue.

Acknowledgement

Many thanks to Mike Mahler, author of *United States Civil War Revenue Stamp Taxes*, for guiding me through the not so obvious process by which the federal government taxed this bond.

A Note about Collecting and Displaying Bonds and Other Larger Pieces of RSP

The bond shown in Figure 1 measures 16 7/8" wide by 22 3/8" high. At least one row of coupons has been removed from the bottom so it was once likely about another 1 2/8" higher. Its large dimensions are, I suspect, one of the main reasons the most collectors of RSP concentrate on checks and drafts – they are much smaller and easier to display. As I do collect these larger documents, the way I handle the problem is to store the document itself in an archivally stable folder intended for the storage of works of art. These folders are not particularly cheap but they can be had from any large art supply store. Solving the storage problem does not make it any easier to look at the document itself when I have an urge to do so.

To solve this problem, I downloaded (for free) Microsoft's Image Composite Editor (ICE) software. As most home scanners are not large enough to complete a full scan of a document as large as this bond in a single pass, I make a series of scans (usually four to six) to ensure I've completely scanned the entire document and ensuring sufficient overlap on each scan to allow the images, when loaded into ICE, to be "knitted" together into a single document. This is sometimes a rather fiddly process and I have on occasion been known to use words of which my mother would not approve - but - with a bit of perseverance, the very nice end result of this process is what you see in the illustration of the bond (last issue.)

When I scanned this document, I deliberately did not include the lower segment with attached coupons. To have done so would have made the resulting "knitted" image too busy for my purposes – which was to print it out just the basic document in color on a standard 8 1/2 by 11" sheet of paper for inclusion in my Type collection binder where I keep actual copies of my smaller items of RSP.

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6. Ontario Midland Railroad. https://en.wikipedia.org/wiki/Ontario_Midland_Railroad
7. Sinking Fund. <http://www.investopedia.com/terms/s/sinkingfund.asp>
8. Sinking Fund. <http://www.finweb.com/loans/what-is-a-sinking-fund.html>
9. Par Value. <http://www.investopedia.com/terms/p/parvalue.asp>

The RN S2 Imprint

By Bob Hohertz

The higher value Civil War revenue imprints rarely appear in *The Check Collector*, for the obvious reason that they don't appear on checks. There are eight of them, if one doesn't count different colors and some insurance-related instructive clauses: two 5¢, two 10¢, two 25¢, one 50¢ and one \$1.

Of these, the S type is the most rarely found. It has a variation as well, the words "Good when the premium does not exceed \$10" in a tablet at the base of the imprint. This is known on one or two policies of two different insurance companies, plus a small number of cut squares.



This is a full-size look at a cut square of an S2 imprint on a portion of a Liverpool, London & Globe insurance policy. LL&G was a fire insurance company founded in England in 1836. A branch of the company was opened in New York in 1850, followed by offices in Chicago, New Orleans and San Francisco, as well as Montreal and Sydney. By the mid 1880's it was the largest fire insurance company in the world.

The company continued into the Twentieth Century. Any remaining business appears to be handled by Westfield Insurers.

LL&G policies were ornate. The illustration below is of the top of an 1871 policy covering wheat in an elevator on the Atlantic Dock, Brooklyn for five days. It has an R6 imprint.



The other known user of S2 was the Ohio Farmers Insurance Company. Ohio Farmers, founded in 1848, issued property insurance covering buildings, the crops stored in them, and household furniture and clothing. Over several years in the

early 1870's they used two different ten cent imprints with the added instructive clause, "Good when the premium does not exceed \$10," and two 25¢ imprints with the clause, "Good when the premium does not exceed \$50."

ASSETS \$500,000.

Ohio Farmers Insurance Company

CHARTERED FEBRUARY 8TH 1848. UNLIMITED.

By this Policy of Insurance

STOCK PLAN

RECEIVED IN FULL AND HEREBY ACKNOWLEDGED.

To Insure J. Hawley of Angelsbrook in the County
of Ashtabula and State of Ohio, Against Loss or Damage by Fire or Lightning, to the
AMOUNT OF Five Hundred **DOLLARS,**
on the following property, as described in Application and Survey No. 141167 and forming
a part of this Policy.

On Dwelling House No. 1.....\$.....	On Dwelling House No. 2.....\$.....
Household Furniture, Clothing and Provisions } therein.....\$.....	Household Furniture and Clothing therein, \$.....
therein, \$.....	therein, \$.....
Barn No. 1.....\$.....	Barn No. 2.....\$.....
Hay, Grain, Fodder and Seed therein, \$.....	Hay, Grain, Fodder and Seed therein, \$.....
Live Stock therein, and against Lightning on } the Farm.....\$.....	therein, \$.....
Horse Barn.....\$.....	Granary or Corn House.....\$.....
Hay, Grain and Fodder.....therein, \$.....	Grain and.....therein, \$.....
Live Stock therein, and against Lightning on } the Farm.....\$.....	Wagon House.....\$.....
Farming Implements, Wagons, Carriages and } Harness, in Barns.....\$.....	Wagons, Carriages and Farm Tools therein, \$.....
.....\$.....	\$.....

And the said Company hereby agrees to make good unto the said assured, his heirs, executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sums insured, nor the interest of the assured in the property, as shall happen by fire or lightning to the property above specified, from the 6 day of Aug one thousand eight hundred and seventy-two, at 12 o'clock at noon, to the 6 day of Aug one thousand eight hundred and seventy-seven at 12 o'clock at noon; the amount of loss or damage to be estimated according to the actual cash value of the property at the time of the loss, and to be paid within ninety days after notice is given by the assured and received at this office, in accordance with the terms and provisions of this Policy.

The application referred to in this Policy shall be considered a part of the contract, and a warranty by the assured; and any false representation by the assured of the condition, situation or occupancy of the property, or any omission to make known every fact material to the risk, or an over-valuation, or any misrepresentation whatever, or if the assured shall have or shall hereafter make any other insurance on the property hereby insured, or any part thereof, without the consent of this company written hereon, or if the above mentioned premises be occupied by tenants, or be vacated and left unoccupied over two months, without the written consent of this company, or if the risk be increased by the construction or addition of another building or buildings, or the erection of any mechanical shop or shops within ten rods of any of the buildings insured, or by the addition of stoves the pipes from which pass through the roof or side of any building insured or not, so as to endanger those insured, then and in every such case this Policy shall be void. This insurance does not apply to, or cover jewelry, plate, plated ware, books, pictures, paintings or musical instruments, unless particularly specified. And it is hereby understood and agreed by and between this Company and the assured, that this Policy is made and accepted in reference to the foregoing terms, and to the conditions printed on the back of this Policy, which are hereby declared to be a part of this contract.

In Witness Whereof, The President and Secretary of said Company have signed this Policy at WESTFIELD, this 29
day of Aug one thousand eight hundred and seventy-two.

J. H. Hawley SECRETARY. James C. Johnson PRESIDENT.

One of the rare Ohio Farmers policies bearing an S2 imprint.
(Courtesy of David D'Alessandris, member of the American
Revenue Association Board.)

The other ten cent imprint used by Ohio Farmers was R6. A graphically cropped illustration of my policy with an R6 is shown below.

Both the S2 and this R6 policy have 1872 as a printed dateline. As the tax on insurance policies was rescinded as of October 1 of that year, both are relatively late uses.

ASSETS \$500,000.

Ohio Farmers Insurance Company

CHARTERED FEBRUARY 8TH 1848. PERPETUAL.

By this Policy of Insurance

In Consideration of *Eight* and *00* Dollars.

RECEIVED AND HEREBY ACKNOWLEDGED.

To Insure *Isaac G. Smith* of *Monroe* in the County
of *Albany* and State of Ohio, Against Loss or Damage by Fire or Lightning, to the
AMOUNT OF *Eight Hundred* **DOLLARS.**
on the following property, as described in Application and Survey No. *134220* and forming
a part of this Policy.

On Dwelling House No. 1.....	\$ <i>1000</i>	On Dwelling House No. 2.....	\$
Household Furniture and Clothing therein, \$.....		Household Furniture and Clothing therein, \$.....	
Provisions and therein, \$ <i>400</i>		 therein, \$.....	
..... therein, \$.....		Barn No. 2.....	\$.....

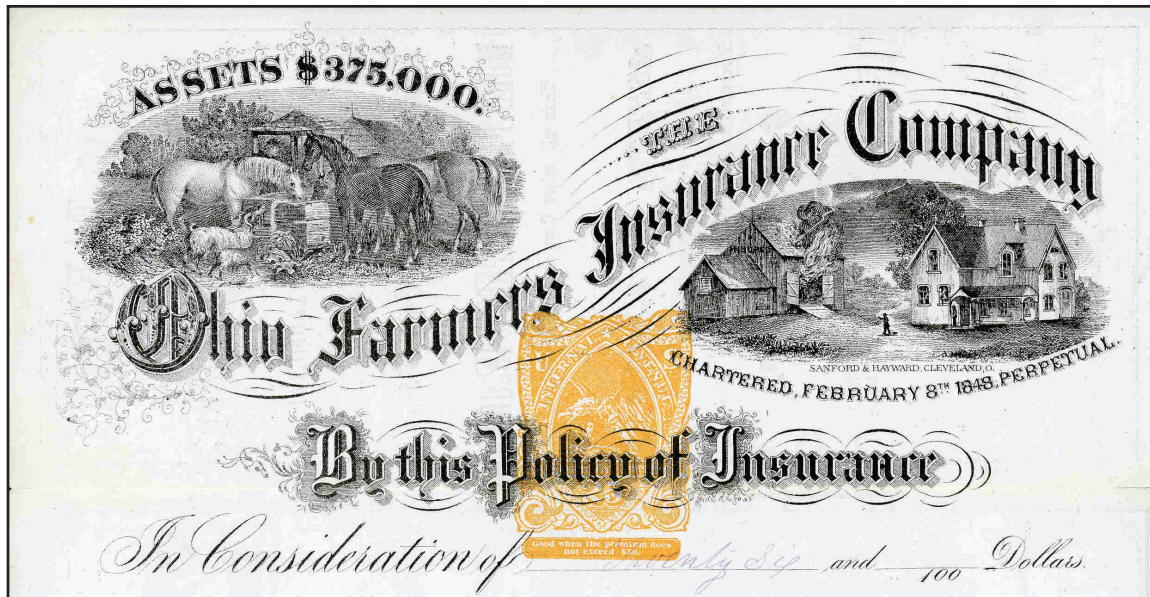
Note that the red overprint saying "STOCK PLAN" doesn't appear on this policy.

I don't know what the company used to pay ten cent taxes in the late 1860's, as I haven't seen any of their policies from that period, but in 1866 they were using adhesive revenues, as on the policy shown in part below.



While we're on the subject of higher-denomination imprints, let's take a look at the Ohio Farmers policies using imprint clauses reading "Good when the premium does not exceed \$50."

In 1870 the company was using T6 imprints, as shown on the graphically cropped upper portion of one of their policies shown below.



The premium on this policy, covering a house, horse barn, livestock, hay, grain, and farm implements against loss by fire for five years was \$26.

In 1871 the company had adopted the U6 imprint design.



This policy had a premium of \$19 to cover a house and its furnishings, including a piano, for five years against fire and lightning. A similar policy in David D'Alessandris'

collection did not have a full printed year for the beginning of the policy, just 187__, and a different layout on the front. Does anyone have any policies from the Company issued in the late 1860's?

A Connecticut American Revolutionary War Period Check

by Michael Pizycki

The date is September 6, 1779. The place is Hartford, Connecticut.

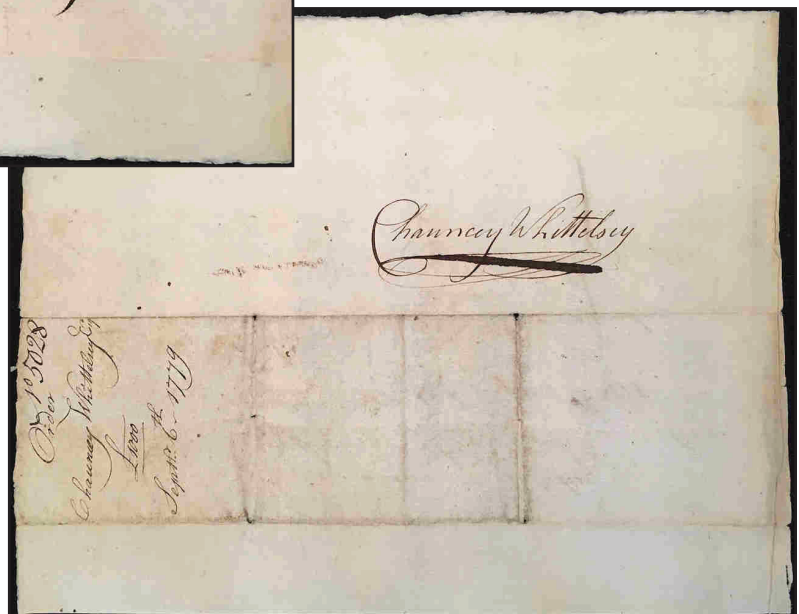
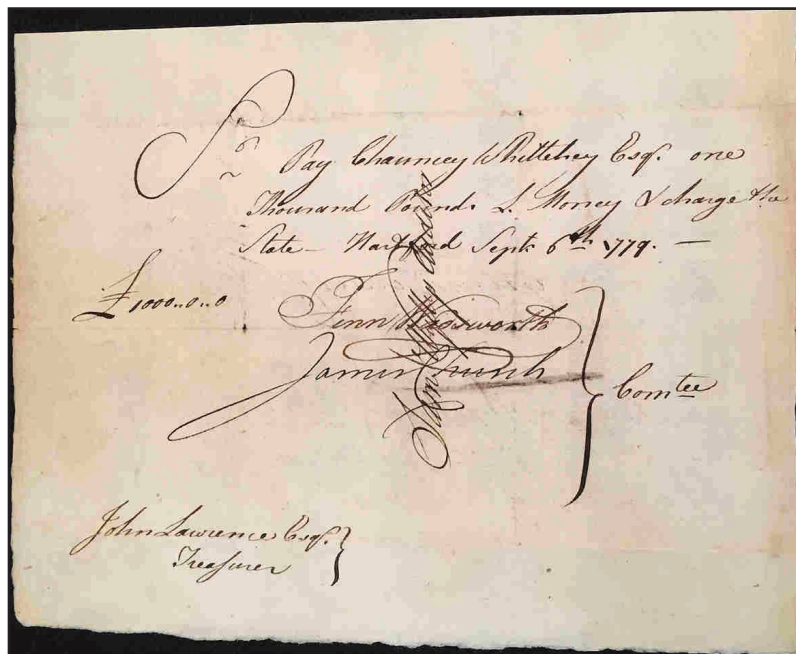
The 13 colonies are engaged in the 4th year of the American Revolutionary War, or the War of Independence (1775-1783) in armed conflicts with soldiers of Great Britain. The Continental Army which was formed in 1775 by the Second Continental Congress elected General George Washington as the Commander in Chief.

This check is a demand for payment of 1,000 pounds (a large sum indeed) to be paid to Chauncey Whettelsey, a broker, by the Colony for provisions provided and needed by the Continental Army soldiers. The amount paid was in Colonial Currency as Connecticut did use pound sterling in 1779 and until 1793.

The check is signed by Finn Wadsworth, a State of Connecticut Continental Army Cornell in the Connecticut Militia, and James Church as members of the committee authorized to transact this payment. A copy of the check is offered to John Lawrence who was the State of Connecticut Treasurer. The reverse of the check shows Chauncey Whettelsey's endorsement, the amount he received and the date.

Since no envelopes were available in 1779, this check shows letter fold creases called "letterlocking," typical of the 1779 period.

It was General George Washington who nicknamed Connecticut the "Provision State", which provided food, cannon, clothing and other goods to the Continental Army. Washington served for two terms after the war, as the first President of the United States from 1789-1797.

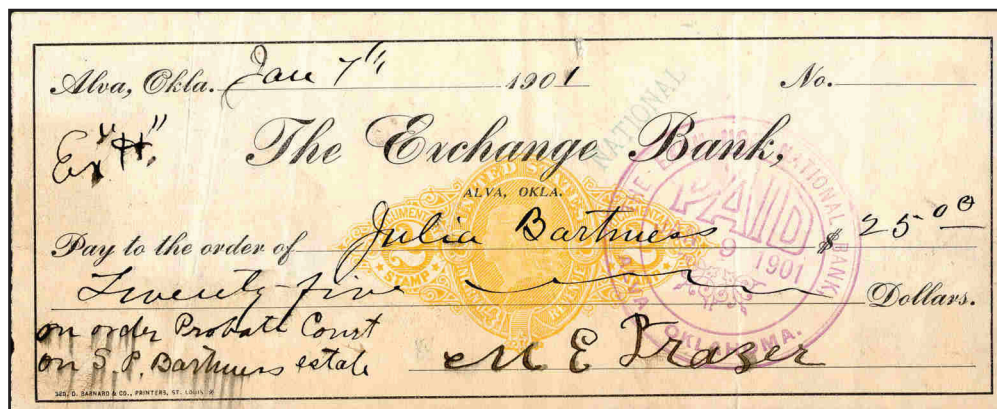


We had several inquiries about Oklahoma Territory imprinted checks after we published the listing of Indian Territory last issue. So here we have a listing, basically of what is in the Ivester collection. Reports of others are welcome, as we can publish additions in some following issue.

The listing is roughly in the same format as the Pennsylvania check inventory which we have been running for years now, but it does not include check sizes nor any reference to the revenue, as all have RN X7 (or possibly X6, but we do not wish to address that arguable difference in color here.) Under Color, stw stands for "slightly toned white."

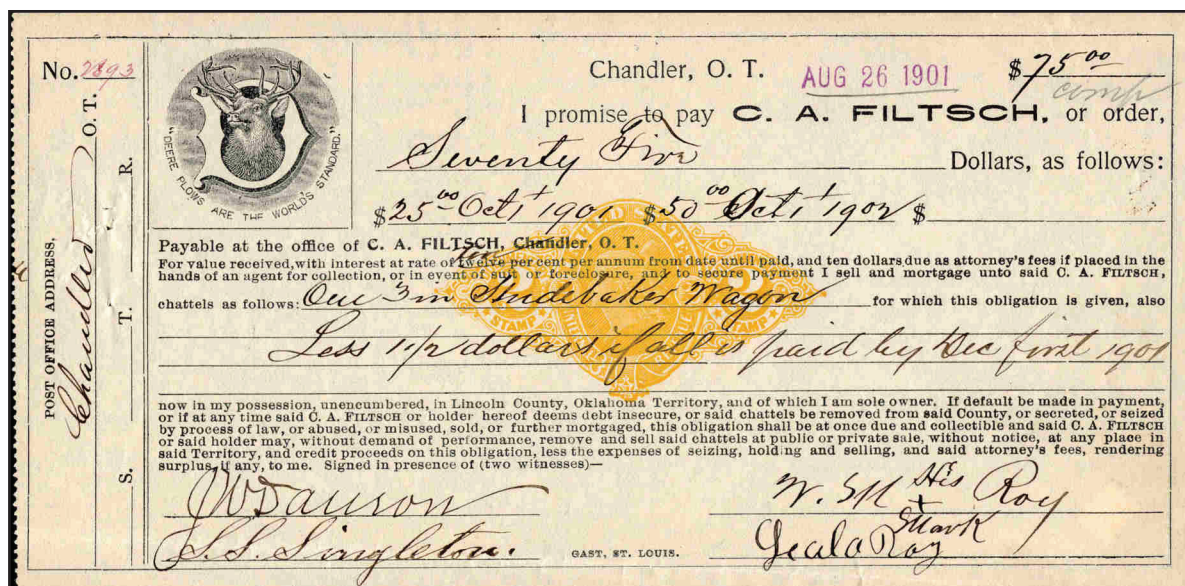
Location	Bank	Printer	Color	Vignette/ User	Printed Dateline
Alva	Exchange B	GDB	stw		190_
Billings	Peoples B	Clk	stw		190_
Chandler	B of Chandler	CaG	stw		190_
Chandler	First NB	CaG	stw		190_
Chandler	First NB	GDB	pink		190_
Chandler	B of Hoffman, Charles & Conklin	GDB	pink		190_
Chandler	Hoffman, & Conklin ms over The First NB	CaG	stw		190_
Chandler	C. A. Filtsch promissory note	Gas	stw	deer head	
Cheyenne	Cheyenne State B	UBN	stw		190_
Darlington	Citizens State B, El Reno, Ok. Ter	CLi	tan	T. T. Settle, Indian Traders	190_
Elk City	First NB	UBN			190_
El Reno	Citizens State B	CLi		Bonebrake Hardware	190_ over 189_
Enid	First NB of Enid over Citizens in ms over Chickasha, I. T.		pink		190_
Guthrie	Guthrie NB		light green		189_
Hennessey	B of Hennessey				190_
Kingfisher	First NB	HKP	light green	H. Buckingham, Grocer	189_
Kingfisher	First NB	HKP	stw		190_
Kingfisher	Peoples B	HKP	light yellow		189_
Kingfisher	Peoples B	HKP	stw	used and unused	190_
Kingfisher	Peoples B ms over B of Kingfisher		light green tint	G. P. Wickmiller, Druggist	189_
Kingfisher	Peoples B Hs over B of Kingfisher	DPC	green on white		190_
Newkirk	B of Santa Fe	CLi	brown on pink	imprint redeemed	189_
Norman	State NB ms over Citizen's B	Hal	brown on green		189_
Oklahoma City	B of Commerce	HKP,	stw		190_
Oklahoma City	State NB	CNo	stw		189_
Oklahoma City	State NB	CJL	stw		1899
Oklahoma City	State NB	CJL	stw		190_
Oklahoma City	State NB	Clk	stw		189_
Oklahoma City	State NB	CJL	stw		1900
Oklahoma City	State NB	Clk	stw	Alton-Dawson Mercantile hs in purple over Alton-Davis Mercantile Co.	190_
Pawnee	Arkansas Valley B in ms over First NB	Clk	pink	Hunter Bros. Groceries	190_
Pawnee	Arkansas Valley Bank in ms over First NB		pink	Vandervoort & Jay, Druggists	190_
Pawnee	B of Pawnee	Clk			1_
Pawnee	B of Pawnee	Clk		used and unused	189_
Pawnee	First NB	Clk	pink		190_
Pawnee	First NB	K&C	pink		190_
Pawnee	First NB	Clk	pink	Hunter Bros. Groceries	190_
Perkins	Payne County B	GDB	stw		1900
Shawnee	First NB	GDB	stw		190_

Location	Bank	Printer	Color	Vignette/ User	Printed Dateline
Shawnee	First NB ms over Shawnee NB	CJL	stw		189_
Shawnee	First NB	GDB	stw	Geo. E. McKinnis	190_
Stillwater	First NB	CaG	stw	Real Estate, Loans and Insurance, vgn bank building	190_
Tonkawa	B of Tonkawa	Lev	very light green		190_
Waukomis	B of Waukomis	DPC	stw		190_



Alva, Oklahoma Territory, was likely named after a railroad attorney, Alva Adams. It served as the headquarters for the Cherokee Outlet land run of 1893, having been settled in the late 1880's.

The town housed a detention camp for the most troublesome German prisoners in World War II, and is now the site of a minimum security correction center. Whether or not it falls into the same category, they are also the home of Northwestern Oklahoma State University. The town has fewer than five thousand population, as of 2010.



Chandler was a product of the September 22 Land Run of 1891. The town was largely destroyed by a tornado in 1897, with 14 townspeople killed. With the St. Louis and Oklahoma City Railroad coming through in 1898, the town bounced back. Today it is considered part of the Oklahoma City metro area.

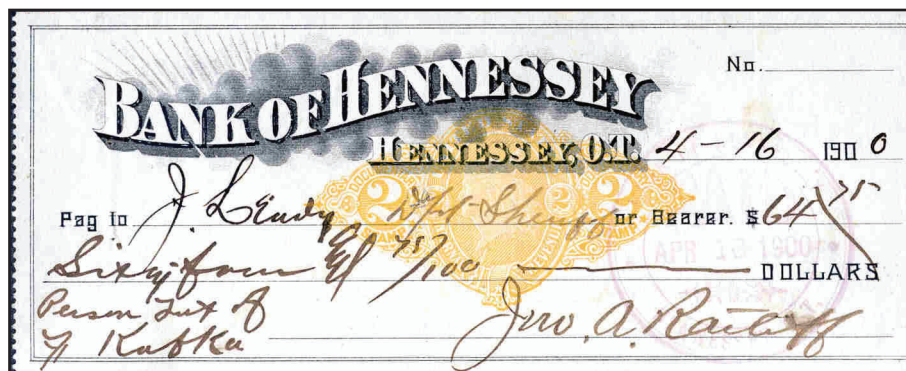
The promissory notes of C.A. Filtsch are the only ones known with Spanish American War imprinted revenues. It is likely that Filtsch rarely, if ever, loaned more than \$100 to any one person at one time, so the two cent imprint would be sufficient to pay the tax, and if he had, he could always have added a battleship adhesive to make up the difference.



Bonebrake Hardware and Implement Company was the sender mentioned on the Choctaw, Oklahoma & Gulf R.R. Company receipt pictured on page 15 of the October-December 2016 issue of TCC. El Reno was founded as Reno City at the time of the 1889 land rush, and renamed later to avoid its mail being mixed up with that for Reno, Nevada. Apparently the name is Spanish for "reindeer," none of which were likely to have been found in the vicinity.

The town was originally located on the banks of the North Canadian River, but after being flooded several times it was moved to its current location. Within the last decade it has been the site of several deadly tornadoes.

Bonebrake Hardware was active in several Oklahoma towns, and there is or was a Bonebrake "museum" in Erick, actually a store that was just locked up and left with all its contents in the 1960's.



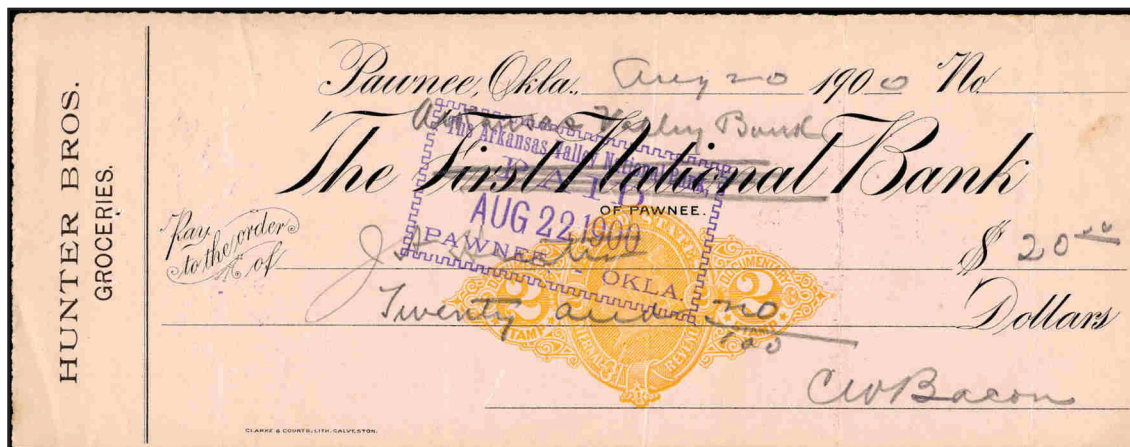
Hennessey was named after Pat Hennessey, an Irishman who was killed there, either by horse thieves or Cheyenne tribesmen. Nobody seems to know which, but it was grisly.

The town was laid out after the April, 1889 land run, and the Chicago, Kansas and Nebraska Railway came through later that year. The town was incorporated in 1890.



Oklahoma City was discussed briefly in TCC 120. The Alton - Davis Mercantile Company was incorporated there on June 26, 1899 to "manufacture, buy and sell groceries and other merchandise at wholesale."

Below: The Pawnee Tribe was relocated to Pawnee Agency between 1873 and 1875, and settlement was open to others during the land rush of September 16, 1893. The town was renamed Pawnee and incorporated in 1894.



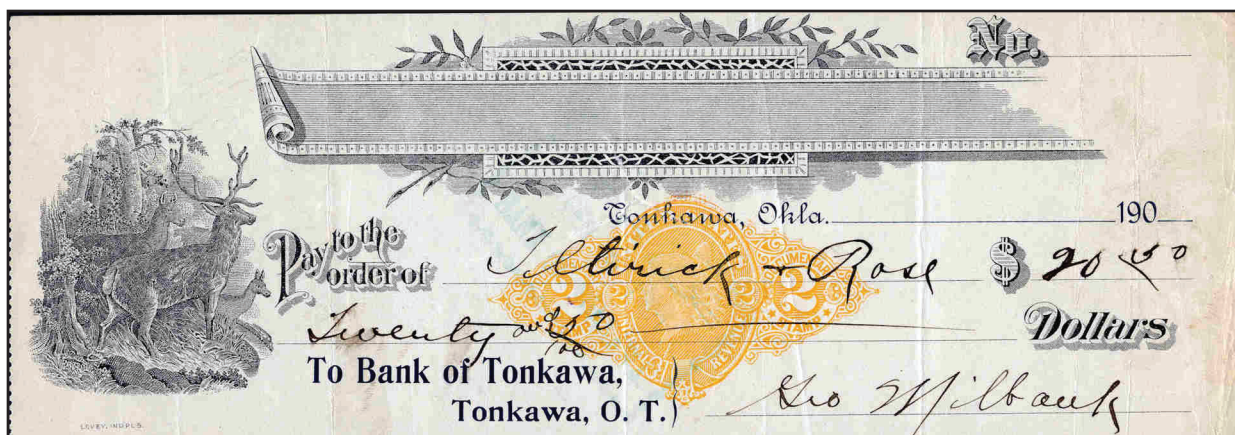
The Sac and Fox Tribe was relocated in part to the Shawnee area in the 1870's, followed by Kickapoo, Shawnee, and Pottawatomie. It was settled well before the 1891 land runs.

The town is now the county seat of Pottawatomie County. It is less than an hour's drive from Oklahoma City.

George McKinnis served as Postmaster as well as being proprietor of a real estate and insurance office.

Tonkawa was incorporated in 1894 on land claimed in the Cherokee Strip run of 1893. Like Pawnee and Shawnee, the town was named after a Native American tribe.

The Blackwell and Southern Railway built a line through the town, causing it to grow to its current size around 3,000. During World War II it housed German prisoners of war, like a number of other Oklahoma towns. Today it is home to Northern Oklahoma College.



Pennsylvania Banks - 36 by Peter Robin

I request the help of all readers in adding information to these listings as well as, of course, the counties to come. I can be reached by e-mail at peterrobin@verizon.net or by regular mail at Box 353, Bala Cynwyd, PA 19004.

Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Westmoreland County						
Barclay Bank of Greensburgh	X7	190--	Y&S	Black on Lemon	None	163 x 70 mm.
Greensburg Banking Company	F1, G1 or K5	1876	WmM	Black on White	Woman leaning on pedestal	200 x 75 mm.
Same	G1	1878	WHK	Black on White	W.H. Klingensmith	
Same	G1	1879	WmM	Black on White	none	
Same	G1	1880	WmM	Blue on White	None	170 X 70 mm.
Same	G1	1880	WmM	Blue on Lemon	Ornamental border	159 x 65 mm.
Same	G1	1880	WmM	Black on White	None	168 x 70 mm.
Same	G1	1882	WmM	Red on P. Rose	Ornamental border	158x 65 mm.
Same	G1	1882	WmM	d. Blue on Lemon	Ornamental border	158 x 66 mm.
Same	G1	1883	WmM	Black on White	None	
Greensburg Deposit Bank of Lloyd, Huff & Co.	H3	1869	WFM	Green on White	Woman & Flags	
Same	B1	1868	WFM	Green on White	Woman & Flags; J.A. Hunter	200 x 65 mm.
Same	C1	1872	CFK	Purple on White		

(Draft on Lloyd, Hamilton)



Same	D1	1874	WmM	Brown on White	J.R. McAfee	200 x 70 mm.
Union Deposit Bank of Tinsman & Walker, Greensburg	D1	1875	WmM	Black on pale Green	None	175 x 70 mm.
First N.B. of Greensburg	G1	1882	WmM	Blue on pale blue	Empty rectangle	193 x 74 mm.
Same	R164	1899	D&B	Blue on pale Blue or Tan	PENNSYLVANIA	202 x 74 mm.
Same	X7	1901	P&C	Blue on White	None	178 x 63 mm.
First N.B. of Irwin	None	1894	AMS	Blue on pale Blue	Bank monogram in tilted square	213 x 75 mm.
First N.B. of Latrobe	R164	1898	JKn	Black on White	A.L.Chambers	204 x 80 mm.
Bank of Ligonier	None	188--	JCH	Black on White	Large safe	197 x 76 mm.
Van Dyke, Weiner & Taylor, Bankers of West Newton	R164	1898	WFM	Red on White	None	163 x 78 mm.

Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Wyoming County						
Banking House of Charles A. Boone, Shickshinny	R135	1872	WmM	Black on White	Ornamental design	179 x 70 mm.
Bank of Meshoppen Draft on Chase N.B.	R164	1898	None	Black on Tan	None	214 x 86 mm.
F. C. Bunnell & Co. of Tunkhannock	C1	1871	F&L	Gold on White	Daniel Blankinson	195 x 69 mm.
	None	1888	WmM	Black on Gray	None	162 x 70 mm.

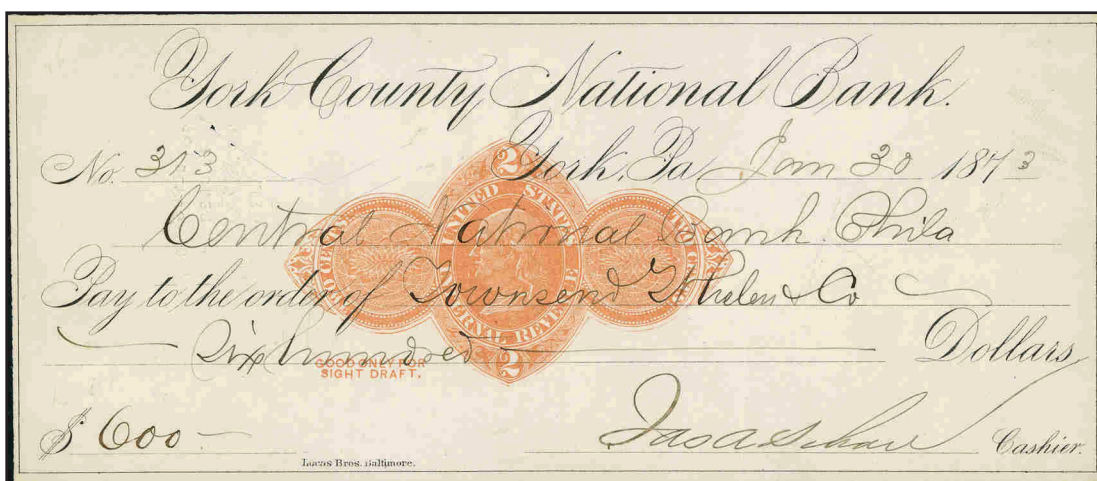


Same	None	1888	WmM	Black on White	Wm. M. & J. Wood Piatt	200 x 75 mm.
Wyoming N.B. of Tunkhannock	R15	1869	None	Black on White	Ornamental design	187 x 72 mm.
Same	C1	1873	WFM	Black on White		
Same	D1	1873	WFM	Green on White	None	169 x 70 mm.
Same	J4	1874	WFM	Green on White	Fassetts & Jennings	183 x 78 mm.
Same	K5	1876	WFM	Black on White	J.G.S. & A. Fasset	173 x 68 mm.
Same	G1	1870	WFM	Black on White	None	
Same	G1	1880	WFM	Black on Violet	Ornate pattern left	182 x 70 mm.
Same	G1	1882	WFM	Black on Violet	W.E. & C.A. Little	180 x 70 mm.



Same	None	1895	Swa	Gray on pale Green	None	204 x 75 mm.
Same	X7	1899	P&G	Black on White	None	155 x 70 mm.
Same	X7	1900	Den	Black on White	None	155 x 70 mm.
Same	X7	1901	WmM	Red-Brown on pale Red Brown	None	163 x 68 mm.

Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
York County						
Drovers & Mechanics N. B. of Dallastown	None	1896	None	Red on White	J.C. Heckert	
Peoples N. B. of Delta	R164	1900	None	Dark Blue on Green	None	154 x 70 mm.
First N.B. of Delta	R164	1901	WFM	Black on Yellow	None	
Dillsburg Bank	None	1874	WFM	Black on Violet	Ornamental design	173 x 70 mm.
Dillsburg N. B.	R151	1882	WmM	Black on Green	Ornamental design	157 x 66 mm.
Same	None	1891	WFM	Black on White	None	165 x 63 mm.
Same	X7	1900	P&F	Black on White	None	170 x 70 mm.
Same	X7	1901	McM	Black on Yellow	None	160 x 65 mm.
First N.B. of Glenrock	R164	1900	P&F	Black on Green ,Tan or Yellow	None	165 x 70 mm.
Same	R164	1900	CMC	Blue on pale Blue	None	195 x 70 mm.
Hanover Saving Fund Society of Hanover	R15	1870	None	Red-violet on White	Ornamental rectangle	185 x 73 mm.
First N.B. of Hanover	R6	1867	WFM	Blue on White	Liberty	186 x 68 mm.
Same	G1	1872	WFM	Black on Violet	Ornamental rectangle	185 x 64 mm.
Same	G1	1881	None	Black on Green	W. M. Swartz	200 x 73 mm.
Same	R164	1899	Y&S	Green on pale Green	P. H. Menges	220 x 76 mm.
First N.B. of Stewarts-town	None	1895		Black on Tan	(block print face)	
Sane (Script type face)	R163 pair	1899		Red on Rose or Blue on Blue		
First N.B. of Wrightsville	R15	1865	RPr	Blue on White	Henry Kaufelt	180 x 80 mm.
Same	H3	1871	WFM	Green on White	Man w/sheaf of wheat & horse	204 x 64 mm.
York Bank of Wrightsville	None	1855	None	Gray on White	Sail and Steam Ships	
Same	R6	1863	RPr	Black on White	Henry Kaufelt	170 x 63 mm.
Drovers & Mechanics N.B. of York	None	1896	None	Red-orange on White	J.G. Heckert	215 x 83 mm.
Same	None	1898	None	Red-orange on White	Counter check	
Same	X7	1897	JKn	Brown on Tan	State seal? and anvil	207 x 77 mm.
Same	X7	1899	P&F	Brown on Tan	State seal? and anvil	207 x 77 mm.
Same	X7	1900	P&F	Blue on pale Blue	State seal? and anvil	210 x 75 mm.
J.H. Baer & Sons, Bankers of York	None	1872	AMS	Black on Green	PENNA with bees and flowers	190 x 75 mm.
Same	None	1889	C??	Black on White	Ornamental grill	
Dime Savings Institution York	R15	1872	None	Black on White	York County Alms House	
Farmers N.B. of York	R164	1899	P&F	Black on Salmon	None	138 x 70 mm.
York County N. B. of York	D1	1876	CMC	Black on White	None	195 x 85 mm.
Same	D9	1873	LuB	Brown on White	None	195 x 84 mm.



York N. B. of York	R15	1870	RPr	d. Violet on White	Liberty & Albert Smyser	213 x 75 mm.
First N.B. of York		1880	None	Black on White	Ornamental design	

This brings us to the end of the Pennsylvania listings by County.

Member Exchange

Collector seeks Oklahoma Territory & Indian Territory checks. Top prices paid. **Bob Fritz**, P.O. Box 1548, Sun City, AZ 85372-1548.

New member is interested in pre-1950 Wisconsin checks. Will purchase or trade for any needed. **Tom Casper**, S95W13453 St. Andrews Dr., Muskego, WI 53150. E-mail tcasper57@hotmail.com.

Charter member would like to obtain a check from the "Washington National Bank" or the Telegraphers National Bank", both of Saint Louis, MO. Will purchase or trade. **Ron Horstman**, 5010 Timber Lane, Gerald, MO 63037.

Wanted: Checks from dealers in Indian relics or fossils - or signed by archaeologists or paleontologists. Or other related paper. Write: **Stan Rough**, 4217 8th Avenue, Temple, PA 19570-1805.

Wanted: "Manuscript" aka completely handwritten checks. All states and dates (generally pre-1900. **Sheldon Rabin**, 1820 Sheep Ranch Loop, Chula Vista, CA, 91913-1659, sheldonrabin@yahoo.com.

Dealer wants checks signed by celebrities. No quantity too large. **Myron Ross**, Heroes & Legends, 18034 Ventura Blvd., Encino, CA 91316

Collector seeks checks autographed by famous people. Top prices paid. **Michael Reynard**, 1301 20th Street #260, Santa Monica, CA 90404. reynard@ucla.edu

Collector seeks New York City Tenth National Bank checks and other documents.. **Al Terre**, PO Box 25181 Arlington, VA 22202. sur4sale@yahoo.com

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

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New Members	1	1607 Beevor, Susan
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Resignations	0	
Deaths	0	
Undeliverable	0	
Dropped - Not Paid	0	
Current Total	128	

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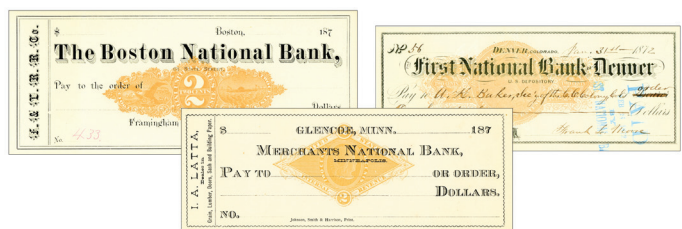
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5. Checks, Great Britain

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Region or Countries of Interest: _____

8. Travelers Checks and Money Orders

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